

**United States Bankruptcy Court
Southern District of Ohio**

IN RE:**HARRIS, Frederick & HARRIS, Mary L.**

Debtor(s)

Case No. _____

Chapter 7 _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	81,000.00		
B - Personal Property	Yes	2	9,835.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		85,958.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		4,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		30,893.76	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,903.21
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,156.33
Total Number of Sheets in Schedules		25			
			Total Assets	90,835.00	
			Total Liabilities		121,351.76

EXHIBIT

PENCO 800-631-6989

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
11716 Elkwood Drive Cincinnati, Ohio 45240	JTWROS	J	81,000.00	73,000.00
		TOTAL	81,000.00	

(Report also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
				100.00
1. Cash on hand.		Cash on Hand	W	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Emery Credit Union, Christmas Club, Savings Account	W	90.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Fifth Third Bank, checking account	J	20.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X	Misc. household goods and furnishings	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel	H	200.00
7. Furs and jewelry.		Wearing Apparel	W	200.00
8. Firearms and sports, photographic, and other hobby equipment.	X	Wedding Band	H	100.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	Wedding Rings	W	125.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

IN RE HARRIS, Frederick & HARRIS, Mary L. Case No. _____
Debtor(s) _____

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.
- 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
11716 Elkwood Drive Cincinnati, Ohio 45240	R.C. § 2329.66(A)(1)(b)	8,000.00	81,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	R.C. § 2329.66(A)(4)(a)	100.00	100.00
Emery Credit Union, Christmas Club, Savings Account	R.C. § 2329.66(A)(4)(a)	90.00	90.00
Fifth Third Bank, checking account	R.C. § 2329.66(A)(4)(a)	20.00	20.00
Misc. household goods and furnishings	R.C. § 2329.66(A)(4)(b)	1,000.00	1,000.00
Wearing Apparel	R.C. § 2329.66(A)(3)	200.00	200.00
Wearing Apparel	R.C. § 2329.66(A)(3)	200.00	200.00
Wedding Band	R.C. § 2329.66(A)(4)(c)	100.00	100.00
Wedding Rings	R.C. § 2329.66(A)(4)(c)	125.00	125.00

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL						
							UNSECURED PORTION, IF ANY						
Account No. Ocwen Federal Bank 1675 Palm Beach Lakes Blvd Palm Beach, FL 33401-2122		J	11716 Elkwood Drive Cincinnati, Ohio 45240 location of real estate		X		73,000.00						
Account No. The Huntington P.O. Box 2059 Columbus, OH 43216		J	1998 Ford Windstar Van		X		12,958.00						
Account No.			Value \$ 81,000.00				4,958.00						
Account No.			Value \$ 8,000.00										
Account No.			Value \$										
Account No.			Value \$										
Subtotal (Total of this page)							85,958.00						
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)							85,958.00						

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

..... 1 Continuation Sheets attached

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No.		J	Local Income Tax 1997-98-99-00-01		X		1,900.00
City Of Forest Park Income Tax 1201 W. Kemper Road Cincinnati, OH 45240							1,900.00
Account No.		J	Federal Income Tax 1999-00-01		X		2,200.00
Internal Revune Service Cincinnati, OH 45999							2,200.00
Account No.		J	1999 State Income Tax		X		400.00
Ohio Dept. Of Taxation P.O. Box 182402 Columbus, OH 43218-2402							400.00
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule E) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Ace Check Cash 342 Northland Blvd Cincinnati, OH 45240		H	check checking cashing		X		450.00
Account No. Ace Check Cash 342 Northland Blvd Cincinnati, OH 45240		W	Check Cashing		X		775.00
Account No. Ace Check Cash 7331 Montgomery Road Silverton, OH 45240			Assignee or other notification for: Ace Check Cash				
Account No. Alliance Lab Services P.O. Box 695007 Cinciinnait, OH 45269-5007		H	Medical Bills		X		171.45
Account No. American Recovery Systems, Inc. 1699 Wall Street, Suite 300 Mt. Prospect, IL 60056-5788		H	Collection		X		578.18
13 Continuation Sheets attached				Subtotal (Total of this page)			1,974.63
				(Complete only on last sheet of Schedule F) TOTAL			
				(Report total also on Summary of Schedules)			

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Anesthesia Group Practice Inc. P.O. Box 691429 Cincinnati, OH 45269-1429	H	Medical Bills		X		206.25
Account No. AT&T Consumer Lease Services P.O. Box 2130 Bedford Park, IL 60499-2130	H	Utility Bill		X		60.00
Account No. Beacon Orthopedic Physicians P.O. Box 641196 Cincinnati, OH 45264	H	Medical Bill		X		30.00
Account No. Bhupendra Mahida MD Location 0871 Cincinnati, OH 45264	H	Medical Bill		X		215.00
Account No. Capital One P.O. Box 85147 Richmond, VA 23285	W	Credit Card		X		2,511.00
Account No. Capital One P.O. Box 85147 Richmond, VA 23285	H	Credit Card		X		900.00
Account No. Cardiology Assoc. Of Cincinnati 1418 Solutions Center Chicago, IL	H	Medical Bill		X		12.80

Sheet 1 of 13 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **3,935.05**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Check'N Go Of Ohio Inc. 1184 W. Kemper Rd Cincinnati, OH 45240	W	Check Cashing		X		287.50
Account No. Check'N Go Of Ohio Inc. 1184 W. Kemper Rd Cincinnati, OH 45240	W	Check cashing		X		402.50
Account No. Check'N Go Of Ohio Inc. 1184 W. Kemper Rd Cincinnati, OH 45240	W	Check Cashing		X		230.00
Account No. Cincinnati Bell Department 1811 Cincinnati, OH 45274-1811	H	Utility Bill		X		185.00
Account No. Cincinnati Bell Wireless P.O. Box 741832 Cincinnati, OH 45274-1832	W	Utility Bill		X		377.80
Account No. Diversified Adjustment Service Inc. P.O. Box 32145 Fridley, MN 55432-0145		Assignee or other notification for: Cincinnati Bell Wireless				
Account No. Cinergy Corp P.O. Box 740124 Cincinnati, OH 45274	H	Utility Bill		X		1,134.41
Sheet 2 of 13 Continuation Sheets attached to Schedule F			Subtotal (Total of this page)			2,617.21
			(Complete only on last sheet of Schedule F) TOTAL			

Sheet **2** of **13** Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

2,617.21

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Hamilton Municipal Court Small Claims Complaint 100 Main Street Cincinnati, OH 45202			Assignee or other notification for: Cinergy Corp				
Account No.		W	Utility Bill		X		
Cinergy Corp P.O. Box 740124 Cincinnati, OH 45274							381.36
Account No.		J	Utility Bill		X		
City Of Forest Park Utility Stormwater Management 1201 W. Kemper Road Forest Park, OH 45240-1697							40.00
Account No.		H	Collection Accounts		X		
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154							1,312.49
Account No.		W	Collection Accounts				
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154							215.29
Account No.		W	Medical Bill		X		
Crescent Womens Medical Group P.O. Box 710820 Cincinnati, OH 45271							160.00
Account No.		H	Medical Bill		X		
Deaconess Hospital 311 Straight Street Cincinnati, OH 45219							164.55

Sheet 3 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	2,273.69
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(Complete only on last sheet of Schedule F) **TOTAL**
 (Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Medical Recovery Systems P.O. Box 20010 Cincinnati, OH 45220-0010			Assignee or other notification for: Deaconess Hospital				
Account No.		H	Medical Bill		X		
Deborah A. Fritz MD 10550 Montgomery Rd. #23 Cincinnati, OH 45242							10.00
Account No.		W	Medical Bill		X		
Faculty Plan Of Good Samaritan P.O. Box 631395 Cincinnati, OH 45263							712.50
Account No.			Assignee or other notification for: Faculty Plan Of Good Samaritan				
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154							
Account No.		H	Medical Bill		X		
FAL Riverside Medical Fairfield 200 Fairfield Ave Bellevue, KY 41073							121.00
Account No.		W	Medical Bill		X		
FAL Riverside Medical Fairfield 200 Fairfield Ave Bellevue, KY 41073							185.00
Account No.		H	Credit Card		X		
Fifth Third Bank Card Center P.O. Box 740789 Cincinnati, OH 45274-0789							800.00
						Subtotal (Total of this page)	1,828.50
Sheet 4 of 13 Continuation Sheets attached to Schedule F							
						(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)	

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CON-	UNLIQ-	DISPUT-	AMOUNT OF CLAIM
			TIN-	UI- DATE-	EDED	
Account No.				X		
First Consumers National Bank P.O. Box 3567 Portland, OR 97208-3567		Credit Card				2,200.00
Account No.				X		
First Credit International Corp P.O. Box 13283 Akron, OH 44334-8683		Collection Account				190.43
Account No.:				X		
G C Services Collection Agency Division P.O. Box 2774 Houston, TX 77252		Collection Account				54.22
Account No.				X		
Good Samaritan Hospital P.O. Box 20010 Cincinnati, OH 45220-0010		Medical Bill				1,930.73
Account No.						
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154		Assignee or other notification for: Good Samaritan Hospital				
Account No.						
Good Samaritan Hospital P.O. Box 20010 Cincinnati, OH 45220-0010		Medical Bill		X		
Account No.						
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154		Assignee or other notification for: Good Samaritan Hospital				116.49
Subtotal (Total of this page)						4,491.87
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)						

Sheet 5 of 13 Continuation Sheets attached to Schedule F

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Good Samaritan Hospital P.O. Box 69098 Cincinnati, OH 45269-0998		H	Medical Bill		X		419.69
Account No. Greater Cincinnati Cardiovascular Dept. 1462 Cincinnati, OH 45263-1462		W	Medical Bill		X		8.00
Account No. Greater Cincinnati Waterworks Dept. 1845 Cincinnati, OH 45274-1845		H	Utility Bill		X		98.00
Account No. Hauw T. Han, MD 7593 Tylers Place Blvd.#104 West Chester, OH 45069-0000		H	Medical Bill		X		198.45
Account No. Heartland Home Health Care & Hospice Dept. L-1801 Columbus, OH 43260		H	Medical Bill		X		195.00
Account No. Hehman & Bramlage, Md's Inc. 2943 Eastern Avenue Cincinnati, OH 45226-1066		H	Medical Bill		X		1.76
Account No. Household Finance Corp 1091 Smiley Avenue Cincinnati, OH 45240		H	Signature Loan		X		252.98

Sheet 6 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	1,173.88
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(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L. Case No. _____
 Debtor(s) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Surpas Resource Corp Suite 150 10,000 Richmond Houston, TX 77042-4200		H	Assignee or other notification for: Household Finance Corp				
Account No.		H	Medical Bill		X		
I.D.CC 872 Ohio Pike Cincinnati, OH 45245							104.90
Account No.		W	Credit Card		X		
J.C. Pennys P.O. Box 530945 Atlanta, GA 30353-0945							300.00
Account No.		W	Medical Bill		X		
Lab Corp. Of America P.O. Box 2240 Burlington, NC 27216-2240							24.00
Account No.		W	Medical Bill		X		
Medical X-Ray Inc. P.O. Box 42456 Cincinnati, OH 45242							3.00
Account No.		W	Medical Bill		X		
Medical X-Ray Inc. P.O. Box 960483 Cincinnati, OH 45296-0483							99.00
Account No.		W	Medical Bill		X		
Medical X-Ray Inc. P.O. Box 42456 Cincinnati, OH 45242							57.50

Sheet 7 of 13 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **588.40**

(Complete only on last sheet of Schedule F) **TOTAL**
 (Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Mega City Collection Midcity Station P.O. Box 308 Dayton, OH 45402		W	Collection Account		X	55.80
Account No. Mercy Hospital Hamilton/Fairfield P.O Box 640855 Cincinnati, OH 45264-0855		W	Medical Bill		X	310.64
Account No. CBT Receivables Management P.O. Box 1508 Toledo, OH 43603			Assignee or other notification for: Mercy Hospital Hamilton/Fairfield			
Account No. Mercy Hospital Hamilton/Fairfield P.O Box 640855 Cincinnati, OH 45264-0855		H	Medical Bill		X	2,576.46
Account No. CBT Receivables Management P.O. Box 1508 Maumee, OH 43537-8508			Assignee or other notification for: Mercy Hospital Hamilton/Fairfield			
Account No. NCO Financial Systems Inc. P.O. Box 41457 Philadelphia, PA 49204-3500			Assignee or other notification for: Mercy Hospital Hamilton/Fairfield			
Account No. 3192013 Michael P. Margelefsky LLC 709 Madison Ave., Suite 302 Toledo, OH 43624-1624		H	Collection Account		X	78.20

Sheet 8 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	3,021.10
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(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.		H	Collection Accounts		X		
NCO Financial Systems Inc. P.O. Box 3500 Jackson, MI 49204-3500							647.51
Account No.		W	Collection Account		X		
NCO Financial Systems Inc. P.O. Box 3500 Jackson, MI 49204-3500							102.85
Account No.		H	Medical Bill		X		
Nedphrdogy Assox. Of SW Ohio Inc. Location 0871 Cincinnati, OH 45264							215.00
Account No.		H	Medical Bill		X		
Neuro Diagnostic Center Inc. 759 Wessell Dr., Suite 1 Fairfield, OH 45014							31.00
Account No.		H	Medical Bill		X		
New Century Physicians Inc. P.O. Box 631900 Cincinnati, OH 45263-1900							475.50
Account No.		H	Medical Bill		X		
New Century Physicians Inc. P.O. Box 631900 Cincinnati, OH 45263-1900							131.20
Account No.		W	Medical Bill		X		
Northeast Radiology P.O. Box 42468 Cincinnati, OH 45242							66.00

Sheet 9 of 13 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) 1,669.06

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	AMOUNT OF CLAIM
					D I S P U T E D	
Account No.						
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154		H	Assignee or other notification for: Northeast Radiology			
Account No.		H	Collection Account	X		
Northland Group Inc P.O. Box 390857 Edina, MN 55439						853.21
Account No.		W	Medical Bill	X		
Nuray Radiologists Inc. P.O. Box 42417 Cincinnati, OH 45242						43.65
Account No.		H	Medical Bill	X		
Nuray Radiologists Inc. P.O. Box 42417 Cincinnati, OH 45242						97.80
Account No.			Assignee or other notification for: Nuray Radiologists Inc.			
Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154						
Account No.		H	Medical Bill	X		
Orthopaedic Diagnostic & Treatment P.O. Box 771471 Chicago, IL 60677-1004						150.31
Account No.		H	Medical Bill	X		
Pathologists Inc. P.O. Box 42262 Cincinnati, OH 45242						60.90
Subtotal						
Sheet	10 of	13	Continuation Sheets attached to Schedule F	(Total of this page)		1,205.87
(Complete only on last sheet of Schedule F) TOTAL						
(Report total also on Summary of Schedules)						

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B E T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A N G E N T	D I S P U T E D	AMOUNT OF CLAIM
Account No. Controlled Credit Corp. P.O. Box 5154 Cincinnati, OH 45205-0154		H	Assignee or other notification for: Pathologists Inc.			
Account No. Periperative Medical Consultant, Inc P.O. Box 632335 Cincinnati, OH 45263-2335		H	Medical Bill	X		241.50
Account No. Providian P.O. Box 9539 Manchester, NH 03108		H	Credit Card	X		600.00
Account No. Ptime Med Physicians Depot. 1044, Box 63144 Cincinnati, OH 45263-1044		H	Medical Bill	X		80.00
Account No. Riverside Medical Center BV Ghassan Haj-Hamed 200 Fairfield Avenue Bellevue, KY 41073-1041		H	Medical Bill	X		1,268.45
Account No. Rumpke Consolidated Companies P.O. Box 538701 Cincinnati, OH 45253		H	Utility Bill	X		54.00
Account No. S. Nemat Moussavian, MD 9200 Montgomery Rd, Bldg. #18-A Cincinnati, OH 45242		H	Medical Bill	X		105.30
Subtotal (Total of this page)						2,349.25
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)						

Sheet 11 of 13 Continuation Sheets attached to Schedule F

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Premier Recovery Inc. P.O. Box 2658 Covington, KY 41012-2658			Assignee or other notification for: S. Nemat Moussavian, MD				
Account No. Sears Premier Card P.O. Box 182149 Columbus, OH 43218-2149		W	Credit Card		X		
Account No. Silkies Pantyhose P.O. Box 7857 Philadelphia, PA 19188-0001		W	Panty hose		X		1,400.00
Account No. Southern Ohio Pathology Cons. P.O. Box 98 Batavia, OH 45103-0098		W	Medicla Bill		X		16.56
Account No. MQC Collection P.O. Box 14474 Toledo, OH 43614			Assignee or other notification for: Southern Ohio Pathology Cons.				530.00
Account No. State Farm Insurance Co %Unlinger & Keis, Attorneys 75 Public Square, Suite 300 Cleveland, Ohio 44113		W	Auto Accident 2000		X		1,000.00
Account No. Thomas & Thomas LLC 2323 Park Avenue Cincinnati, OH 45206-2711		H	Collection Account		X		28.75

Sheet 12 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	2,975.31
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(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Sheet 13 of 13 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

789.94

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE HARRIS, Frederick & HARRIS, Mary L. Case No. _____
 Debtor(s) _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE		
Married		NAMES	AGE	RELATIONSHIP
EMPLOYMENT:		DEBTOR	SPOUSE	
Occupation	Retired		Telemarketing	
Name of Employer	N/A		RDI Marketing	
How long employed			3 Years, 8 Months	
Address of Employer			9920 Carver Road	
			Cincinnati, Ohio 45242	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)
Estimated monthly overtime\$ \$ 1,243.52
\$ \$

\$ 0.00 \$ 1,243.52

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security	\$ 39.00	\$ 162.37
b. Insurance	\$ 268.31	\$
c. Union dues	\$	\$
d. Other (specify) 401K Plan	\$	\$ 46.63
	\$	\$

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 307.31 \$ 209.00

TOTAL NET MONTHLY TAKE HOME PAY

\$ 307.31 \$ 1,034.52

Regular income from operation of business or profession or farm (attach detailed statement)

\$ \$

Income from real property

\$ \$

Interest and dividends

\$ \$

e. Alimony, maintenance or support payments payable to the debtor for the debtor's use
or that of dependents listed above

\$ \$

Social Security or other government assistance

\$ \$

(Specify)

\$ \$

Pension or retirement income

\$ 1,176.00 \$

Other monthly income

\$ \$

(Specify)

\$ \$

\$ \$

TOTAL MONTHLY INCOME

\$ 868.69 \$ 1,034.52

TOTAL COMBINED MONTHLY INCOME \$ 1,903.21 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 995.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No _____	
Is property insurance included? Yes <input checked="" type="checkbox"/> No _____	
Utilities: Electricity and heating fuel	\$ 200.00
Water and sewer	\$ 40.00
Telephone	\$ 68.00
Other Trash Collection	\$ 20.00
Home maintenance (repairs and upkeep)	\$ 35.00
Food	\$ 258.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 90.00
Medical and dental expenses	\$ 128.00
Transportation (not including car payments)	\$ 69.33
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	\$
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$ 99.00
Other	\$
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$
Auto	\$
Other	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other Bank Charges	\$ 10.00
Haircare And Grooming	\$ 44.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,156.33
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each	\$
	(interval)

IN RE HARRIS, Frederick & HARRIS, Mary L. Case No. _____
 Debtor(s) _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets, and that
 they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: January 9, 2003

Signature:

Frederick Harris

Debtor

Date: January 9, 2003

Signature:

Mary L. Harris

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Southern District of Ohio**

IN RE:

Case No. _____

HARRIS, Frederick & HARRIS, Mary L.

Chapter 7 _____

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

Note: State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

23,010.00 RDI Marketing-2002

20,802.00 RDI Marketing -2001

2. Income other than from employment or operation of business

Note: State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

13,788.00 Government Pension-2002

13,788.00 Government Pension

3. Payments to creditors

Note: a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Note: b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- Note** a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

CAPTION OF SUIT AND CASE NUMBER Cincinnati Gas & Electric vs. Frederick Harris 02CV30227/0032201	NATURE OF PROCEEDING Civil/Small Claims	COURT OR AGENCY AND LOCATION Hamilton County Court Cincinnati, Ohio	STATUS OR DISPOSITION Judgment Plaintiff
Wells Fargo Bank Minnesota NA Foreclosure vs. Frederick Harris et al A0101857		COURT OR AGENCY AND LOCATION Common Pleas Court Hamilton, Ohio	STATUS OR DISPOSITION Judgment for Plaintiff

- Note** b. Describe all property than has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

5. Repossessions, foreclosures and returns

- Note** List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

6. Assignments and receiverships

- Note** a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

- Note** b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

7. Gifts

- Note** List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

8. Losses

- Note** List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

9. Payments related to debt counseling or bankruptcy

- Note** List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
-

NAME AND ADDRESS OF PAYEE James C. Smith Attorney At Law 4000 Roosevelt Blvd. Middletown, OH 45044	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR January 6, 2003	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 500.00
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10. Other transfers

- Note** List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

11. Closed financial accounts

Note List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

Note List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

Note List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

Note List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

Note If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

Note If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

Note a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Note b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Note c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

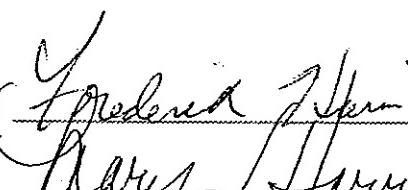
None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

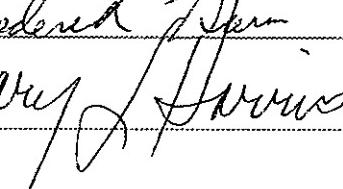
Date: January 9, 2003

Signature
of Debtor


Frederick HARRIS

Date: January 9, 2003

Signature
of Joint Debtor
(if any)


Mary L. HARRIS

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

FILED

BW

IN THE UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF OHIO
 CINCINNATI, OHIO

2003 FEB 10 PM 3:23

MICHAEL D. WEBB, CLERK
 U.S. BANKRUPTCY COURT
 SOUTHERN DISTRICT OF OHIO

IN RE:

CASE NO.:03-10171

FREDERICK HARRIS
 MARY L. HARRIS

Chapter 7
 Judge: J. Vincent Aug Jr.

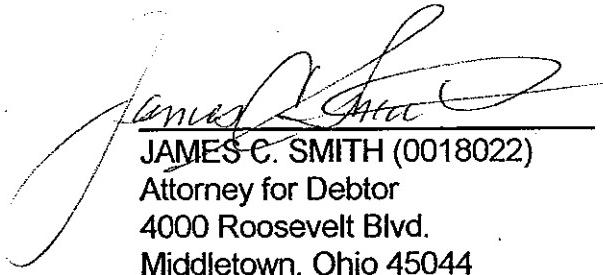
Debtors

AMENDMENT TO
SCHEDULE F

Debtor herein amends schedule F to include as follows:

Fifth Third Bank	Unliquidated	NSF Checks
38 Fountain Square Plaza	Husband	
Cincinnati, Ohio 45263-0785	\$1,192.00	

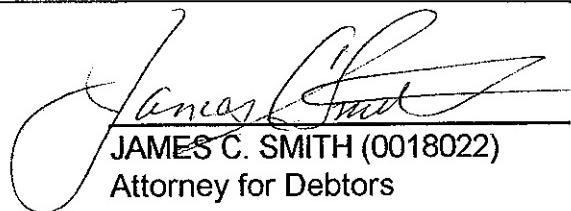
Also notify: Fifth Third Bank
 1212 West Kemper Road
 Forest Park, Ohio 45240



JAMES C. SMITH (0018022)
 Attorney for Debtor
 4000 Roosevelt Blvd.
 Middletown, Ohio 45044
 Phone: (513) 424-2600

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Continuance was forwarded to U. S. Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, Ohio 45202, Richard D. Nelson, Trustee, 250 E. Fifth Street, Suite 1200, Cincinnati, Ohio 45202-4139 and to attached list of creditors by regular United States mail, postage paid, this 6th day of February, 2003.



JAMES C. SMITH (0018022)
 Attorney for Debtors

United States Bankruptcy Court
Southern District of Ohio

IN RE:

Case No. 03-10171

HARRIS, Frederick & HARRIS, Mary L.

Chapter 7

Debtor(s)

AMENDED VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: February 12, 2003

Signature:


Frederick HARRIS

Debtor

Date: February 12, 2003

Signature:


Mary L. HARRIS

Joint Debtor, if any

MICHAEL D. WEBB, CLERK
U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

2003-FEB-14 PM 1:37

FILED

Ace Check Cash
342 Northland Blvd
Cincinnati, OH 45240

Ace Check Cash
7331 Montgomery Road
Silverton, OH 45240

Alliance Lab Services
P.O. Box 695007
Cinciinnait, OH 45269-5007

American Recovery Systems, Inc.
1699 Wall Street, Suite 300
Mt. Prospect, IL 60056-5788

Anesthesia Group Practice Inc.
P.O. Box 691429
Cincinnati, OH 45269-1429

AT&T Consumer Lease Services
P.O. Box 2130
Bedford Park, IL 60499-2130

Beacon Orthopedic Physicians
P.O. Box 641196
Cincinnati, OH 45264

Bhupendra Mahida MD
Location 0871
Cincinnati, OH 45264

Capital One
~~P.O. Box 85147~~
Richmond, VA 23285

CBT Receivables Management
P.O. Box 1508
Toledo, OH 43603

CBT Receivables Management
P.O. Box 1508
Maumee, OH 43537-8508

Check'N Go Of Ohio Inc.
1184 W. Kemper Rd
Cincinnati, OH 45240

Cincinnati Bell
Department 1811
Cincinnati, OH 45274-1811

Cincinnati Bell Wireless
P.O. Box 741832
Cincinnati, OH 45274-1832

Cinergy Corp
P.O. Box 740124
Cincinnati, OH 45274

City Of Forest Park Income Tax
1201 W. Kemper Road
Cincinnati, OH 45240

City Of Forest Park Utility
Stormwater Management
1201 W. Kemper Road
Forest Park, OH 45240-1697

Controlled Credit Corp.
P.O. Box 5154
Cincinnati, OH 45205-0154

Crescent Womens Medical Group
P.O. Box 710820
Cincinnati, OH 45271

Deaconess Hospital
311 Straight Street
Cincinnati, OH 45219

Deborah A. Fritz MD
10550 Montgomery Rd. #23
Cincinnati, OH 45242

Diversfied Adjustment Service Inc.
P.O. Box 32145
Fridley, MN 55432-0145

Faculty Plan Of Good Samaritan
P.O. Box 631395
Cincinnati, OH 45263

FAL Riverside Medical Fairfield
200 Fairfield Ave
Bellevue, KY 41073

Fifth Third Bank
Card Center
P.O. Box 740789
Cincinnati, OH 45274-0789

Fifth Third Bank
1212 West Kemper Road
Forest Park, OH 45240

Fifth Third Bank
38 Fountain Square Plaza
Cincinnati, OH 45263

Amended Creditor

Amended Creditor

First Consumers National Bank
P.O. Box 3567
Portland, OR 97208-3567

First Credit International Corp
P.O. Box 13283
Akron, OH 44334-8683

G C Services
Collection Agency Division
P.O. Box 2774
Houston, TX 77252

Good Samaritan Hospital
P.O. Box 20010
Cincinnati, OH 45220-0010

Good Samaritan Hospital
P.O. Box 69098
Cincinnati, OH 45269-0998

Greater Cincinnati Cardiovascular
Dept. 1462
Cincinnati, OH 45263-1462

Greater Cincinnati Waterworks
Dept. 1845
Cincinnati, OH 45274-1845

Hamilton Municipal Court
Small Claims Complaint
100 Main Street
Cincinnati, OH 45202

Hauw T. Han, MD
7593 Tylers Place Blvd. #104
West Chester, OH 45069-0000

Heartland Home Health Care & Hospice
Dept. L-1801
Columbus, OH 43260

Hehman & Bramlage, Md's Inc.
2943 Eastern Avenue
Cincinnati, OH 45226-1066

Household Finance Corp
1091 Smiley Avenue
Cincinnati, OH 45240

I.D.CC
872 Ohio Pike
Cincinnati, OH 45245

Internal Revune Service
Cincinnati, OH 45999

J.C. Pennys
P.O. Box 530945
Atlanta, GA 30353-0945

Lab Corp. Of America
P.O. Box 2240
Burlington, NC 27216-2240

Medical Recovery Systems
P.O. Box 20010
Cincinnati, OH 45220-0010

Medical X-Ray Inc.
P.O. Box 42456
Cincinnati, OH 45242

Medical X-Ray Inc.
P.O. Box 960483
Cincinnati, OH 45296-0483

Mega City Collection
Midcity Station
P.O. Box 308
Dayton, OH 45402

Mercy Hospital Hamilton/Fairfield
P.O Box 640855
Cincinnati, OH 45264-0855

Michael P. Margelefsky LLC
709 Madison Ave., Suite 302
Toledo, OH 43624-1624

MQC Collection
P.O. Box 14474
Toledo, OH 43614

NCO Financial Systems Inc.
P.O. Box 41457
Philadelphia, PA 49204-3500

NCO Financial Systems Inc.
P.O. Box 3500
Jackson, MI 49204-3500

~~Nedphrdogy Assox. Of SW Ohio Inc.~~
Location 0871
Cincinnati, OH 45264

Neuro Diagnostic Center Inc.
759 Wessell Dr., Suite 1
Fairfield, OH 45014

New Century Physicians Inc.
P.O. Box 631900
Cincinnati, OH 45263-1900

Northeast Radiology
P.O. Box 42468
Cincinnati, OH 45242

Northland Group Inc
P.O. Box 390857
Edina, MN 55439

Nuray Radiologists Inc.
P.O. Box 42417
Cincinnati, OH 45242

Ocwen Federal Bank
1675 Palm Beach Lakes Blvd
Palm Beach, FL 33401-2122

Ohio Dept. Of Taxation
P.O. Box 182402
Columbus, OH 43218-2402

Orthopaedic Diagnostic & Treatment
P.O. Box 771471
Chicago, IL 60677-1004

Pathologists Inc.
P.O. Box 42262
Cincinnati, OH 45242

Perioperative Medical Consultant, Inc
P.O. Box 632335
Cincinnati, OH 45263-2335

Premier Recovery Inc.
P.O. Box 2658
Covington, KY 41012-2658

Providian
P.O. Box 9539
Manchester, NH 03108

Ptime Med Physicians
Depot. 1044, Box 63144
Cincinnati, OH 45263-1044

Riverside Medical Center BV
Ghassan Haj-Hamed
200 Fairfield Avenue
Bellevue, KY 41073-1041

Rumpke Consolidated Companies
P.O. Box 538701
Cincinnati, OH 45253

S. Nemat Moussavian, MD
9200 Montgomery Rd, Bldg. #18-A
Cincinnati, OH 45242

Sears Premier Card
P.O. Box 182149
Columbus, OH 43218-2149

Silkies Pantyhose
P.O. Box 7857
Philadelphia, PA 19188-0001

Southern Ohio Pathology Cons.
P.O. Box 98
Batavia, OH 45103-0098

Surpas Resource Corp
Suite 150
10,000 Richmond
Houston, TX 77042-4200

The Huntington
P.O. Box 2059
Columbus, OH 43216

Thomas & Thomas LLC
2323 Park Avenue
Cincinnati, OH 45206-2711

Time Warner Cable
11252 Cornell Park
Cincinnati, OH 45242

United Collection Bureau Inc.
2912 Springboro West Suite 202
Dayton, OH 45439

Waller & Waller Family Practice
1253 Kemper Meadows
Cincinnati, OH 45240

United States Bankruptcy Court
Southern District of Ohio

03-10171

Case No. _____

Chapter 7

IN RE:

HARRIS, Frederick & HARRIS, Mary L.

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
11716 Elkwood Drive	Ocwen Federal Bank

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY IS CLAIMED AS EXEMPT	PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE-AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
1998 Ford Windstar Van	The Huntington			

U.S. BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CLEVELAND, OHIO

2003 JAN 10 AM 11:10

NB

FILED

01/09/2003
Date

Frederick HARRIS

Debtor Mary L. HARRIS

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

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